



Patent Docket No.: COS99041

DECLARATION AND POWER OF ATTORNEY FOR UTILITY PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, mailing address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

patent is sought of	on the invention	entitled:		,
	DISAL	LOW PAYMENT FOR	E-BILLING SYSTEM	· · · · · · · · · · · · · · · · · · ·
the specification	of which			
is attached he is attached he is attached on Application Num	March 14, 200	l as United States Applicated on .	ntion Number 09/805,631	or PCT International
including the cla	ims, as amende	red and understand the control by any amendment refe	ried to above.	
	g for continuations of the parties o	ose information which is to on-in-part applications, m rior application and the na ication.		
application(s) for designated at le	or patent or invents one country	benefits under 35 U.S.C. (entor's certificate, or § 36: other than the United Stathe box, any foreign applications a filing date before	es of America, listed bel	ow and have also tor's certificate, or any
Prior Foreign A	pplication(s)		Priority C yes	Claimed
(number)	(country)	(date filed)	yes	(nio
(number)	(country)	(date filed)	yes	∠ no

1

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I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below.

60/189,225

03/14/00

(Application Number(s))

(Filing Date mm/dd/yy)

I hereby appoint Steven McCann, Reg. No. 34,958; Paul A. Roberts, Reg. No. 40,289; Michael B. Chernoff, Reg. No. 42,408; Suresh Koshy, Reg. No. 42,761; Brian C. Oakes, Reg. No. 41,467 my attorneys and Frank A. McKiel, Reg. No. 43,792, my patent agent with full power of substitution and revocation, to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith.

Send correspondence to: Customer Number: 25537



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I hereby declare that all statements made herein of my knowledge are true and that all statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. § 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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Date: July 5, 200 1